



Department of Business Regulation

233 Richmond Street
Providence, RI 02903

Commercial Licensing Bulletin Number 2007-2

Insurance License Requirement for Travel Agents

It has recently come to the attention of The Department of Business Regulation that members of the travel community may be selling travel insurance, which includes but is not limited to trip cancellation or travel accident and baggage insurance policies, without proper licensing.

If a travel agent is selling an actual policy of insurance to the consumer (as opposed to a certificate in a group plan) the travel agent must hold a Limited Line Insurance Producers license issued by The Department of Business Regulation, Division of Insurance. If the individual travel agent is not selling policies but is instead issuing certificates under a group plan and the individual travel agent does not receive commission from the insurer, the travel agent is exempt from the licensing requirement. In such a situation, there must be at least one licensed insurance producer employed by the agency who negotiates and agrees to the group plan with the insurer.

For instructions on how to attain a Limited Line Insurance Producers license you must contact the Insurance Division directly either by telephone at (401) 222-2223 or you can access the application and instructions on line at: www.dbr.state.ri.us.

Thank you for your cooperation and patience in this matter. If you should have any other questions or concerns please call Kim Precious in the Commercial Licensing Division.

A. Michael Marques
Director
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